

Information to identify the case:

Debtor 1	<u>Phyllis L. Stanley</u>	Social Security number or ITIN	xxx-xx-1773
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-12218-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phyllis L. Stanley

1/9/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Phyllis L. Stanley
Debtor

Case No. 19-12218-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 09, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2024:

Recip ID	Recipient Name and Address
db	+ Phyllis L. Stanley, 207 Esibill Ave., Millville, NJ 08332-4665
518006709	+ Bureau Of Account Management, 3607 Rosemont Ave, c/o NovaCare, Camp Hill, PA 17011-6904
518323232	+ NJSVS, Surcharge Violation System Office, NJSVS, Bankruptcy Unit, PO Box 136, Trenton, NJ 08666-0136
518006719	+ Powers Kim, 728 Marne Highway Suite 200, Moorestown, NJ 08057-3128
518006722	+ Southern Oncology Hematology Ass., 1505 W. Sherman Avenue, Suite 101, Vineland, NJ 08360-7059
518006724	State Of New Jersey, PO Box 4850, Surcharge Violation System, Trenton, NJ 08650-4850
518150689	+ U.S. Bank Trust National Association, et. al., 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 09 2024 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 09 2024 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 20:40:00	U.S. Bank National Association, not in its individ, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
518006708	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Jan 09 2024 20:40:00	A-1 Collection Service, 2297 Highway 33, Suite 906, c/o Endoscopy Center of SJ, Trenton, NJ 08690-1717
518006710	+ Email/Text: tracey.gregoire@millvillenj.gov	Jan 09 2024 20:40:00	City Of Millville, Po Box 609, Tax Collector, Millville, NJ 08332-0609
518318239	Email/Text: ECF@fayservicing.com	Jan 09 2024 20:40:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
518006711	Email/Text: ECF@fayservicing.com	Jan 09 2024 20:40:00	Fay Servicing, PO Box 619063, Dallas, TX 75261
518006715	EDI: IRS.COM	Jan 10 2024 01:34:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
518006716	EDI: JEFFERSONCAP.COM	Jan 10 2024 01:34:00	Jefferson Capital Systems, 16 McLeland Road, St. Cloud, MN 56303
518068815	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 20:57:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518006717	+ Email/Text: bankruptcy@marinerfinance.com	Jan 09 2024 20:40:00	Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
518006718	^ MEBN		

District/off: 0312-1

User: admin

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		Jan 09 2024 20:37:54	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
518068816	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 20:57:25	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518006720	^ MEBN	Jan 09 2024 20:40:07	Quality Asset Recovery, 7 Foster Avenue, c/o Cooper Health System, Gibbsboro, NJ 08026-1191
518006721	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 20:40:00	Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd, Suite 100, Irvine, CA 92618-2132
518006723	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 09 2024 20:40:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
520090412	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 20:40:00	U.S. Bank National Association, et al, c/o Rushmore Servicing, P.O. Box 619096, Dallas, TX 75261-9096
520090413	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 20:40:00	U.S. Bank National Association, et al, c/o Rushmore Servicing, P.O. Box 619096, Dallas, TX 75261-9741, U.S. Bank National Association, et al, c/o Rushmore Servicing 75261-9096
518124609	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 20:40:00	US Bank National Association as trustee for, RMAC Trust Series 2016-CTT c/o, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518006713	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518006714	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
518174327	*+	MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
518006712	##+	Gastroenterology Group Of South Jersey, 602 W. Sherman Ave, Vineland, NJ 08360-7054

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-1

User: admin

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Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com

Andrew B Finberg

ecfmail@standingtrustee.com

Brian C. Nicholas

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Brian E Caine

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Denise E. Carlon

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Melissa N. Licker

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank Trust National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Robert P. Saltzman

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT dnj@pbslaw.org

Robert P. Saltzman

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT c/o Rushmore Loan Management Services dnj@pbslaw.org

Seymour Wasserstrum

on behalf of Debtor Phyllis L. Stanley mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Stuart H. West

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT c/o Rushmore Loan Management Services swest@pbslaw.org

Stuart H. West

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT ecf@powerskirn.com

TOTAL: 14